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Our Exclusive Newsletter for Individuals

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TEXTING WHILE DRIVING

10 states with the toughest texting while driving laws

For some driving veterans, it's easy to get comfortable while behind the wheel and engage in risky behavior, such as texting. But even with years of experience, it's essential not to forget the real-life consequences that come with distracted driving. According to the CDC, approximately nine people are killed, and more than 1,000 are injured every day in car crashes that involve distracted driving.

To crackdown on reckless driving habits, nearly all the states in the union have enacted texting while driving laws, some with harsher penalties than others.

TrafficTickets.com and Rosenblum Law, the largest traffic violations law firm in both N.Y. and N.J., analyzed every texting-while-driving law in the country to determine the states with the strictest and most lenient regulations.

Montana earned the title of the most lenient state with no law against texting while driving, says TrafficTickets.com's research, which means a driver will not get pulled over by police or face punishment for texting and driving. Other states on the lenient end of the spectrum have very minimal penalties.

California, the second most lenient state, has just a \$20 fine for the first offense with no license points, while New Mexico and South Carolina both have a \$25 fine for the first texting-while-driving offense and no points.

Mikes Notes



January 15th marks the 7th year that Cyndi Alexander passed away from Breast Cancer. Everyone that has lost a loved one knows the emotional devastation that follows. We lost a partner, best friend, wife, daughter, mother, companion, when Cyndi died.

If you knew her, you would remember her infectious smile and constant upbeat personality that attracted people to her. She was 30 years old when diagnosed with Breast Cancer and I can never forget the moment when the doctor brought us into his examination room after testing. The wind removed from our bodies when the doctor informed us "You have Cancer". Cyndi kept a positive disposition about our situation and unless she was not wearing a hat or wig, you would never know she was sick.



Cyndi was 33 years old when she passed however, for my children and I, Cyndi will be forever immortalized in our hearts and mind.

It is extremely difficult for me to write every year about her passing. While Cyndi was in hospice care, we had several hard conversations about her wishes. I made several promises that we be kept as long as I wake up on earth. She requested that we try to get everyone we know to seek an annual wellness exam to check for cancer. Cancer statistics are alarming and early detection with removal of the tumor improves outcomes dramatically. It is for this reason we ask everyone reading this message to seek an annual wellness exam (mammograms, paps, blood work, etc). If you have

major medical insurance, wellness benefits are covered at 100%. Blood test and exams can detect most forms of cancer and you have to treat the disease early.

Please get checked!

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Traffic violations have either 2 or 3 points associated with it. If you are convicted of a traffic violation, the points associated with that ticket will be added to your Texas driver record —and they'll remain there for 3 years from the date of your conviction. It may also effect your insurance rates, depending on your carrier. Call us if you may have a question about any ticket you receive at our auto desk, 1-800-326-3209.

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10. Indiana

Texting Fine: \$500 Points: N/A

9. Louisiana

Texting Fine: \$500 Points: N/A

8. North Dakota

Texting Fine: \$100 Points: 6

7. Colorado

Texting Fine: \$300 Points: 4

6. New York

Texting Fine: \$200 Points: 5

5. Alaska

Texting Fine: \$500 Points: 2

4. Wisconsin

Texting Fine: \$400 Points: 4

3. Illinois

Texting Fine: \$75 Points: 10

2. Utah

Texting Fine: \$750 Points: 5

1. Oregon

Texting Fine: \$1,000 Points: N/A



In Texas, according to an existing law, drivers under the age of 18 cannot use cellphones in any way while driving, including making phone calls or texting on hands-free devices. The penalty for violating Texas' texting and driving law is a ticket and a fine. Drivers will pay \$99 for a first offense and \$200 for each subsequent offense. Some cities in Texas have passed their own ordinances banning cellphone use or imposing higher fines on offenders.

Texas' new ban is far from comprehensive. It outlaws reading, writing or sending a text message while driving. Other forms of hand-held phone use, such as using GPS maps, selecting songs on Spotify or making phone calls, are still legal, and getting busted for texting would not lead to points being placed on someone's driver's license, as happens when a person gets caught speeding.

ABM Bad Joke Of The Month...

What did the green grape say to the purple grape?

"Breathe, man! Breathe!"



Costco Hacks, Sam's Club Saving Secrets and BJ's Bargain-Hunting Tips

As you're out and about looking for the best deals, Costco Wholesale, Sam's Club and BJ's Wholesale Club should definitely be on your list of places to shop.

Here are some under-the-radar ways to save at each of them...

Costco

1. Look for the 97s

Seen anything that ends in 97 cents at Costco? That means it's being sold below the store's cost. Costco already has some of the lowest markups in retail — no more than 14% to 15% depending on brand. But this Costco hack can super-charge your savings at the warehouse club! You'll find most of the 97s in the seasonal section — the back third of the middle of the store. By the way, this is probably the most important yet least known Costco hack out there!

2. Look for the Asterisks

Price tags with an asterisk mean an item will not be reordered. If you see the asterisk and there are a lot of the items in stock, wait until the price gets marked down to a 97 and then buy.

3. You Don't Need to Be a Member to Use the Pharmacy

There's a law in many states requiring Costco pharmacies to fill prescriptions for non-members. That's great news because the savings on prescriptions can be immense.

Advertisement

Never gotten your medication filled at this warehouse club? You'll want to read our 7 Things to Know About Costco Pharmacy Before You Fill a Prescription article for sure!

4. Grab the Kirkland Signature batteries

Kirkland Signature is Costco's own brand of goods. But here's a little secret...the Kirkland Signature batteries are made by Duracell!

That's what Costco CEO Craig Jelinek once told Clark Howard during a walk-through tour of the warehouse club.

5. Skip the Cart

Want a hack to really save money at Costco? Don't get a shopping cart. Just fill up your arms instead!

Meet Our Representatives...



Stacy McDaniel

Born and raised in Southeast Oklahoma, in/near the beautiful Ouachita Mountains. Stacy began her insurance career 20 years ago in Ft. Smith, Arkansas. In the last 20 years, Stacy has been involved in all aspects of insurance, from life and health, to personal lines insurance and commercial insurance. Stacy and her husband Alan, a customer cabinet builder, moved to Texas 5 days after Hurricane Harvey, so she could pursue a new job in insurance. They have 2 daughters, Aj and Lexy and 3 grandchildren, Kenia, Brayden and Mila. Since moving to Conroe, Texas, Stacy and her husband enjoy golfing and quick trips to Austin, Lake Charles and their favorite, Galveston Island.

ABM Bad Joke Of The Month...

How do you keep an Astronaut baby from crying?

You Rocket



Continued from page 4

When money expert Clark Howard wants to limit impulse purchases at Costco, he'll skip the monster-sized cart and only buy what he can carry in his two arms.

6. If You Don't Like It, Bring It Back

Costco has a generous return policy that extends to almost everything they sell, even the cost of the membership itself. Here are 6 Things to Know About Costco's Return Policy.

7. Don't Overlook the Food Court!

It's the home of the \$1.50 hot dog and refillable fountain drink. That's the same price it's been since 1983!

Sam's Club

8. Look for Anything That Ends in a Penny

When you see a price like \$19.91 or \$4.41 at Sam's Club, you know it's a markdown.

Need another clue? Anything marked with a "C" for clearance is a real deal, too.



9. Keep Your Eye Open for Daily Deal Site Specials

From time to time, Sam's Club will run membership specials through LivingSocial or Groupon. (New members only.)

10. Sam's Club Is Like the King of Tires!

This tidbit is not widely known, but the king of all warehouse club tire deals may be the one from Sam's Club. In addition to free tire rotation and free repair of flats, Sam's Club has a benefit that is unique as far as we know on Team Clark: Emergency roadside tire service.

Sam's Club members have 24-hour toll-free access for emergency tire change service. You'll receive the number to call with your tire installation paperwork. Apparently, they will send a truck to come deal with your flat on the side of the road!

BJ's Wholesale

11. Look for Anything That Ends in .90 or .00

Those price points indicate a manager's special discount, according to fan site MyBJsWholesale.com.

12. You Can Use Manufacturer's Coupons From the Newspaper

Costco and Sam's Club generally won't accept coupons you clip from your Sunday circular. But BJ's does!

13. Military Personnel Can Get Over 25% Off Membership

As a "thank you" to the brave men and women who serve our nation, BJ's offers them more than 25% off the price of a membership. Plus, you'll also get a \$10 coupon.

Medicare Enrollment Can Be Confusing and Lead to Unexpected Costs

By Anne Tergesen

As more Americans postpone retirement, a growing number are experiencing Medicare enrollment problems that can saddle them with hefty penalties and monthslong coverage gaps. The roots of the problem are Medicare's complex rules and a lack of notice from the program explaining the steps older workers must take to enroll once they leave their jobs. In recent decades, Americans have remained in the workforce longer, for reasons including concerns about savings and a desire to keep working, with many putting off taking Social Security payments. That has contributed to a 14% increase in the number of people paying late-enrollment penalties between 2013 and 2017, according to government statistics.

There is a silver lining: From Jan. 1 to March 31 of each year, individuals who missed key Medicare enrollment deadlines can belatedly sign up, though they may face coverage gaps and penalties. The easiest time to sign up for Medicare is during a seven-month period that starts three months before turning 65, the age most people become eligible for the federal health insurance program.

For those already collecting Social Security, enrollment is generally automatic for Medicare Part A, which covers hospital care, and Part B, which covers doctors' visits and outpatient care. Part A is typically free. Part B costs between \$135.50 and \$460.50 a month this year, depending on an individual's income.

For individuals automatically enrolled when turning 65, said David Lipschutz, associate director at the nonprofit Center for Medicare Advocacy, "their Medicare cards show up in the mail." But people who delay Social Security past age 65 must sign up for Parts A and B on their own.

According to the U.S. Bureau of Labor Statistics, 27% of Americans ages 65 to 74 are in the labor force, up from 17.7% in 1998. For those in that group who delay Social Security, enrolling for Medicare can be complicated. "Neither Social Security nor Medicare fully explains the rules" or sends them a reminder when it's time to sign up", said Frederic Riccardi, president of the nonprofit Medicare Rights Center. Enrollment rules can differ depending on whether individuals work for a small or large company. In addition, while most workers with employer-based coverage are allowed to delay Medicare without penalty, they must sign up within eight months of stopping work, even if they keep their employer-based insurance through a retiree medical plan or under Cobra, a federal law that permits workers who leave their jobs to temporarily remain in a former employer's health plan.

Those who run afoul of the rules can find themselves without coverage for month. Late enrollment frequently triggers penalties that inflate Part B premiums by 10% of the standard premium amount—currently \$135.50 a month—for every year of delay. Advocates say a growing number of people are in the same situation.

Here are two common scenarios in which people experience Part B enrollment problems—and how to avoid snafus.

-If your employer has fewer than 20 workers

-If you or your spouse work and receive health insurance on the job, you can choose to enroll in Medicare or remain on the employer's plan; But workers at firms with fewer than 20 employees

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must sign up for Medicare Part B at 65 for their primary insurance. Their employer's plan will provide only secondary coverage.

Sue Greeno, an advocate at the Center for Medicare Advocacy, said a client who works for a small company decided not to sign up for Medicare Part B because he assumed he was fully covered under his employer's plan. After having a stroke, he discovered his employer's plan paid only for secondary coverage, forcing him to pay out-of-pocket for the benefits Medicare would have provided.

If you have retiree medical insurance or Cobra coverage; Once an employee stops working, he or she has eight months to sign up for Medicare Part B. Those who miss this window must wait until between Jan. 1 and March 31 to sign up. Their Part B benefits don't go into effect until July. Late-enrollment penalties may apply.

After age 65, Cobra and retiree medical plans generally provide secondary benefits. Late-enrollment penalties in 2017, up from 609,000 in 2013. The average penalty was a 28% premium increase, which would mean an increase of \$37.94 a month above today's standard premium. "This is one of the top problems we see on our helpline," said Mr. Riccardi. In May, federal legislators introduced a bill that would require Social Security to notify people age 65 who have yet to claim retirement benefits of Medicare's enrollment rules. The bill, which has bipartisan support, would also allow people who delayed signing up for Part B and must use the enrollment period between Jan. 1 and March 31 to start their coverage the month after they enroll, rather than in July.

"Under Medicare, late fees can endure for a lifetime—which can be financially devastating for someone on a fixed income. With more than 10,000 Americans turning age 65 every day, we must simplify the Medicare enrollment process and do more to help retirees avoid costly, lifetime penalties," said Sen. Bob Casey, a co-sponsor of the bill.

Medicare advocates recommend that people who plan to stay on the job past 65 consult with their State Health Insurance Assistance Programs, which provide free Medicare help, or read the Medicare publication "Enrolling in Medicare Part A & Part B." And those who encounter enrollment problems may request what is called "equitable relief," which allows for immediate enrollment in Part B without penalty, from Social Security. To get it, you generally must prove that your failure to enroll was due to an error, misrepresentation or lack of action on the part of a government representative, said Sue Greeno, an advocate at the Center for Medicare Advocacy, who recommends keeping track of the names of any government workers you speak with, and the dates of those interactions. Signing up for a Part D prescription drug plan also generally isn't automatic. Under the rules, individuals can delay signing up for Part D beyond age 65 without penalty if they have "creditable" prescription coverage under another health plan, including under Cobra. Once that creditable coverage is lost, individuals have 63 days to buy a Medicare Part D plan or pay a penalty of 1% of a base premium amount for every month they should have been enrolled. Individuals who miss the 63-day window must wait to enroll between Oct. 15 and Dec. 7. The coverage starts Jan. 1



Crystal



Mike Sr.

If you still don't understand, give one of our Medicare experts a call at 1-800-362-2809. Crystal Calaway or Mike Alexander Sr. (the Medicare whisperer) will be happy to steer you in the right direction or even assist in getting everything set up for you. For more information visit our website www.getagreatquote.com



Insurance & Benefit Services, Inc.

333 N Sam Houston Pkwy #750
Houston, TX 77060

www.getagreatquote.com



Thank you for helping us today. Medicare plans are complicated and confusing but you do a great job of simplifying them all. We feel very comfortable with your advice and working with you.

Sincerely,
Jack and Nancy W.

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